Internship Report

on

” Financial Performance Analysis of Southeast Bank PLC”

Submitted by

Jannatul Bushra Prapty

ID: BBA2103024001

Program: Bachelor of Business Administration (BBA)

Major: Finance

Semester: Summer 2025

Submitted to

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215

Sonargaon University

Date of Submission: August 30, 2025

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Submitted to

Shakila Yesmin

Lecturer

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215



Sonargaon University

Date of Submission: August 30, 2025

Letter of Transmittal

August 30, 2025

To,
Shakila Yesmin
Lecturer
Department of Business Administration
Sonargaon University.

Subject: Submission of internship report on "Financial Performance Analysis of Southeast Bank PLC."

Dear Ma'am,

With due respect, I would like to inform you that it is indeed a great pleasure to have the opportunity for submitting my internship report according to your instructions entitled on "Financial Performance Analysis of Southeast Bank PLC" which was assigned to me as a partial requirement for the completion of BBA program. Throughout the study I have tried the best to accommodate as much as information and relevant issues as possible and tried to followed the instructions that you have suggested. There might be some errors through oversight in the report, I sincerely apologise for such unintentional errors. I would be grateful to you if you kindly consider my unintentional mistakes.

I am grateful to you for your kind guidance and cooperation at every step of my endeavor during the preparation of this report. It would be a great help for if you kindly take some time to go through the report and evaluate this.

Sincerely Yours,

_____

Jannatul Bushra Prapty
ID: BBA2103024001
Program: BBA
Major: Finance
Sonargaon University (SU).

Student's Declaration

This is Jannatul Bushra Prapty, a student of Bachelor of Business Administration (BBA), ID No: BBA2103024001 from Sonargaon University (SU) would like to solemnly declaration here that this internship report on "Financial Performance Analysis of Southeast Bank PLC" has been authentically prepared by me under supervisor of Shakila Yesmin, Lecturer, Department of Business Administration, Sonargaon University.

I didn't breach any copyright act internationally. I am further declaring that I did not submit this thesis anywhere for awarding any degree, diploma, or certificate.

_____

Jannatul Bushra Prapty
ID: BBA2103024001
Program: BBA
Major: Finance
Sonargaon University (SU)

Letter of Authorization

I, Shakila Yesmin, Lecturer, Dept. of Business Administration, Sonargaon University (SU) hereby certify that the internship report entitled as **"**Financial Performance Analysis of Southeast Bank PLC**"** has been prepared by Jannatul Bushra Prapty, ID No: BBA2103024001, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfillment for the degree of Bachelor of Business Administration (BBA) with major in Finance. To the best of my knowledge, the above-mentioned work has been conducted by the student herself. Any option and/or suggestion made in this study are entirely that of the author of this paper.

I wish her every success in life.

_____

Shakila Yesmin

Lecturer

Department of Business Administration

Sonargaon University.

Acknowledgement

Nothing can be accomplished alone. Without the help of the number of persons the success remains silent. I am very much fortunate to get the sincere guidance and supervision from a number of people. First of all, I am very much grateful of Almighty Allah who gave blessings, courage and ability to prepare this report.

I am very much grateful to Shakila Yesmin, Lecturer, Department of Business Administration, Sonargaon University (SU) for guiding me to complete my internship report. I am also highly indebted to her for the scholarly and constructive suggestion, which was of much assistance to prepare this internship report on "Financial Performance Analysis of Southeast Bank PLC". I am deeply grateful to all concerned persons who provide valuable guidance, suggestions and advices in collecting information, analyzing and preparing the internship report.

I would like to thank all the employees of Southeast Bank PLC for the unconditional love and support they have shown to me. They always treat me as a member of their team. Besides I have special appreciation towards following resource person for helping me.

I am also grateful to high officials and all the officials and staffs and officers, for their friendly behavior, heartiest cooperation and other services during my internship journey.

Executive Summary

The banking sector of Bangladesh plays a significant role in boosting the economy of the country and Southeast Bank Limited is recognized as one of the reputed Private Commercial Banks of the country. The elements of the bank spread a wide scope of banking and utilitarian exercises to people, firms, corporate bodies, and other global organizations. In this report, I represent the budgetary Performance examination and general financial exercises of Southeast Bank PLC. Monetary Performance Analysis has offered that to realize the financial current circumstance. Monetary Performance examination of SEBL incorporates Ratio investigation (liquidity proportion, action proportion, credit chance proportion, and productivity proportion), Trend examination, Common size, and so forth. General Banking is a significant unit of South East Bank PLC under the discount banking division with the target of satisfying the requirement for banking results of clients. It is a noteworthy player in General banking, joining profound nearby learning ability to offer the full extent of inventive and tweaked answers for clients. They are focused on giving the client coordinated neighborhood administrations. Proficient exchange handling Reliable money related data Innovative Products World-class clearing administrations. By analyzing SEBL's current ration, quick ratio, Debt-Equity ratio, Gross Margin percentage, Net Profit Margin, Operating Profit Margin, Expense to Operating expense ratio, return on Equity, and return on Asset is Ration analysis. It is used to judge the financial success of an economic entity. One popular ratio is the current ratio which is current assets divided by current liabilities. After analyzing the performance of Southeast Bank PLC, it is found that SEBL's cash ratio has been decreasing and subsequently increasing since 2018 and again in 2022. Considering the liquidity of the bank, it's critical and needs to be addressed. Total assets turnover is decreasing in every year. Since Asset Turnover ratio is often used as an indicator of the efficiency, the bank should take care of it; return on assets (ROA) is decreasing in2020 to 2024 but last two years its doing better; equity to assets ratio is decreasing in middle of the report and increase following year from 2020 to 2024 and net interest margin is decreasing per year from 2020 to 2024.

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Chapter One

Introduction

1.1 Introduction

Southeast Bank Limited was built up in1995 with a fantasy and a dream to turn into a pioneer banking establishment of the nation and contribute fundamentally to the development of the national economy. The bank offer sad ministrations for all business banking need soft he clients, which in corporate store banking, credits, and advances, send out import financing, inland, and universal settlement office, and so forth. Any Bank is well known as a 'monetary institution'. Southeast Bank is a private bank and it plays vital role in the economic and business sector. Southeast Bank is a fast growing modern banking institution. It follows a unique corporate culture and friendly working environment. For this reason people unites towards achieving enormous result in every aspect of baking operations. Southeast bank is one of the leading financial institutions in our country. The vision of this bank is having a diverse array of carefully tail order customer friendly services in the bank which unites our people and results in continuousgrowth.18.14% of SEBL's employees are women that will rise to 45% over next 5 years. Southeast bank give scholarship to the poor and meritorious student.

1.2 Background of the Study

As a prerequisite for the Bachelor of Business Administration (BBA) degree from Sonargaon University (SU), it is required to complete a internship from a reputed business organization & prepare a report. As a student of BBA, an urban banking sector plays essential role for financial solidity of a country. Just only the classroom discussion cannot give proper picture of real business situation. So, it is an opportunity for the students to know about real life experience through this program. BBA program has been designed in such a way which provides an opportunity for the student to minimize the gap between theoretical and practical knowledge. I was visited Donia, Jatrabari Branch. As a Finance student I chose Financial Performance Analysis as the topic of my internship report. I have completed my internship from Southeast Bank PLC, Dhaka.

1.3 Objectives of the Study

The objectives of this study are listed below-

General Objective:

- To analyze the financial statements of Southeast Bank PLC with the key focus of its overall financial performance.

Specific Objectives:

- To know the current financial position of Southeast Bank PLC.
- To know the five year's financial performance of SEBPLC by calculating and analyzing different types of ratio.
- To identify the problems related to financial performance of SEBPLC.
- To suggest some possible recommendations to overcome the problems.

1.4 Methodology of the Study

The research is exploratory research in nature. The following methodologies have been used to accomplish this report.

Data source: The data required for this study were collected from both the primary and secondary sources.

Primary Sources:

- Discussion with officials of SEBPLC.
- Face to face conversation with the respective officer of the branch
- Exposure on the different desk of the bank
- Face to face conversation with customers.

Secondary Sources:

- Website
- Annual report
- Brochure

Data Analysis: To analyze the data, MS Excel has been used.

1.5 Limitations of the Study

While conducting this study on the financial performance analysis of several limitations were encountered that may have affected the overall outcome of the research. These limitations are as follows:

- **Limited Timeframe**: Due to time constraints, it was not possible to conduct an in-depth and comprehensive analysis of financial performance aspects of Southeast Bank PLC.
- **Dependence on Secondary Data**: The financial performance analysis relied heavily on secondary data, such as annual reports, financial statements and other published documents. Any inaccuracies or biases in the data sources may have influenced the findings.
- **Limited Exposure to All Departments**: Although the study focuses on financial structure of the bank, due to operational limitations, exposure to all departments and services, such as foreign trade or credit risk management, was not feasible.
- **Resource Constraints**: The lack of adequate resources, including financial tools, sophisticated software and data analytics techniques, restricted the ability to carry out advanced financial performance evaluations.
- **Time Limitation for Client Interaction**: Interactions with customers and bank officials were limited, as daily operational activities kept the employees occupied. This made it difficult to gather extensive feedback and qualitative insights on customer satisfaction and banking operations.

Chapter Two

Literature Review

2.0 Literature Review

Profitability remains a central theme in banking literature, often seen as a reflection of a bank's management efficiency and strategic competency. According to Dietrich and Wanzenried (2021), bank profitability is influenced by a multitude of factors, including macroeconomic conditions, market structure, and bank-specific variables such as size, efficiency, and risk-taking behavior. They argue that diversification strategies and cost efficiency are crucial for enhancing bank profitability, especially in turbulent economic times. At the same time, Liniarti (2021) examined how financial ratios affect profitability using multiple linear regression on panel data from 10 Indonesian banks from 2017–2019. The ratios evaluated were capital adequacy, net profit margin, loan-to-deposit, and operational cost to operating income. The investigation showed that these financial parameters strongly affected ROA. However, only NPM, LDR, and BOPO affected individual profitability sufficiently. CAR did not significantly affect ROA. The analysis revealed important financial Factors influencing profitability in the Indonesian banking system and identified areas for additional study.

Efficiency in banking is multifaceted, encompassing operational, allocative, and cost efficiency. Mehzabin et al. (2022) evaluated how capital structure, operating efficiency, and non-interest revenue affect bank profitability in 28 Asian nations. They believed higher overall debt ratio, long-term debt, non-interest income, operating efficiency, and fewer expenses would boost bank profitability. They controlled for bank size, capital ratio, and credit risk using panel data from 492 institutions from 2004-2018. It examined how capital structure, operating efficiency, and non-interest income affect profitability, an innovative approach. It also looked across countries, unlike past bank performance driver studies. Haralayya and Aithal (2021) examined Indian banking cost efficiency determinants using a Tobit regression model. ROE, non-interest expenditure ratios, loan loss provision ratios, bank size, staff productivity, NPL ratios, net interest margins, market share, and ownership dummies were considered.

Higher ROE, communication expense ratios, and staff productivity reduced inefficiency, whereas higher non-interest expense and non-performing loan ratios increased it. Economies of scale increased efficiency for larger banks but decreased it for extremely large institutions. The study found bank-specific factors affecting Indian banks' cost efficiency.

Asterioua et al. (2020) examined how corruption, economic freedom, bank regulation, and transparency affected bank profitability and stability in 19 Eurozone nations between 2005-2018. Corruption and lack of transparency hurt bank profitability and stability. Economic independence increased bank profitability and stability. Tighter rules generally increased profitability but varied in their influence on stability. They also discovered that these characteristics affected bank performance differently depending on the measure. The study revealed how institutional quality and economic policies drive European banking system profitability and stability.

Credit risk management is critical for sustaining bank performance and solvency. From 2017 to 2019, Setya Pratama et al. (2020) studied how capital adequacy ratio (CAR), loan-to-deposit ratio (LDR), and NPL affected the profitability of Indonesian Stock Exchange-listed banks.
Data from 35 listed banking businesses was analyzed using descriptive analysis, outlier detection, classical assumption testing, and multiple linear regression. Higher capital reserves helped banks endure losses and maximize earnings, which partially boosted ROA. LDR had no substantial effect, showing difficulties acquiring and using public funding for lending. High NPL ratios hurt ROA and bank profitability.

Farkasdi et al. (2021) investigates five major German commercial banks' 2017–2020 profitability variables. Bank profitability improves with increasing assets, capital sufficiency, and non-interest revenue. Higher deposits are negatively correlated, suggesting banks had trouble lending during the pandemic. These banks' profitability depends largely on non-interest income. To increase profitability during economic downturns, the authors suggest expanding into non-lending business lines, investing in technology, and managing cash and assets. This research gives major German commercial banks strategic insights to boost profitability and resistance to future profitability shocks.

Dsouza et al. (2022) studies RBI-specified efficiency ratios' impact on 33 Indian banks' profitability during 2001-2020. An unbalanced panel dataset with 527 bank-year observations is used. Their hypothesis is that larger cost-to-income ratios lower ROA and NIM, whereas staff expenses-to-total expenses ratios increase them. Higher cost-to-income ratios significantly lower

ROA and NIM. Staff costs ratio also positively affects ROA, but not NIM. The study helps explain Indian bank operational efficiency, notably cost-to-income ratios.

Kumar et al. (2021) studies 2015–2019 NPLs in major Nepalese commercial banks. ROA, CAR, bank size, GDP growth, and inflation were significant NPL predictors, according to the study. Despite earlier study claiming economic expansion reduced NPLs, GDP growth increased them. GDP growth outpaced income growth, increasing bank lending and NPL accumulation, according to the authors. Nepalese bankers and regulators must carefully assess.
GDP variations to reduce NPL risks and maintain financial stability. The study illuminates Nepalese banking NPL patterns.

The literature underscores the interconnectedness of profitability, efficiency, credit risk management, and overall bank performance. It suggests that banks must adopt a holistic management approach that balances these dimensions to navigate the challenging financial landscape effectively.

Chapter Three

Overview of Southeast Bank Ltd.

3.1 Company Overview

Southeast Bank Limited is a second-generation bank that was established in 1995 with a dream and a vision to become a pioneer banking institution of the country and contribute significantly to the growth of the national economy. The Bank's journey began when it was incorporated as a Public Limited Company on March 12, 1995.In its arduous journey since, Southeast Bank has succeeded in realizing the dreams of those who established it. Today it is one of the country's leading banks in the private sector contributing significantly to the national economy.

Authorized Capital of the Bank today is Tk.10,000 million. Its Paid-Up-Capital and Reserve reached Tk. 19,000.06 million as on December 31, 2011. Bank had 1848 Staff of whom 152 were Executives, 1,374 were Officers and 322 were other staff as on December 31, 2011. Bank's Managing Director is Mr. Mahbubul Alam, an eminent banker of the country with 43 years' experience in both nationalized and local private sector banks to his credit. They take pride in the fact that the public and private face of the Bank is one and identical. They believe that transparency in decision-making, monitoring mechanism and full disclosure to shareholders and regulatory authorities are essential aspects of Bank's corporate governance and that they create an intense pressure to rationalize Bank's services and search for new competitive advantages. We work ceaselessly within these parameters.

A team of efficient professionals manages the Bank. They create and generate an environment of trust and discipline that encourages everybody in the Bank to work together for achieving the objectives of the bank. Southeast Bank has become a synonym of quality banking services and products. It has a diverse array of products and services tailored carefully to cater to the needs of all segments of customers. Our operational strategies are structured to address the special and often complex needs of the customers.

Southeast Bank is administered by a group of dedicated experts. They generate an atmosphere of discipline and trust that inspires and motivates all Bank employees to collaborate in pursuit of the bank's goals. Additionally, as a result of the bank's culture of fostering a pleasant work environment, employees are now better able to compare their performance to that of management. Their defining characteristic is an unwavering dedication to excellence and quality

in service. Southeast Bank is highly committed to promoting gender equality by recruiting a substantial number of women into the banking sector.

Southeast Bank PLC possesses a Paid-up Capital of BDT 12,364.98 million and an Authorized Capital of BDT 15,000 million. Face value per outstanding share is 10.00 BDT, and the number of outstanding shares is 1,236,498,141. (As of December 31st, 2024).

Full name	**Southeast Bank Limited**
Status	Public limited company
Founded	12th March, 1995
Authorized Capital	BDT 15,000 million (2020)
Year of IPO	1999
No. of employees	2859
No. of branches	135
No. of Off-Shore Banking Units	02
No. of Outstanding Shares	1,188,940,521
Face Value Per Share	BDT 10.00
Earnings per share	BDT 1.81
Stock symbol	Symbol: “SOUTHEASTB” (For both DSE and CSE)
No of shareholders as of 2020	31,881
Profit in the year 2020	BDT 2149. 10 million
Total asset as of 2020	BDT 465,293.41 million
No. of branches	135
Headquarter	Eunoos Trade Center, 52-53 Dilkusha Commercial Area, Dhaka 1000, Bangladesh.
Website	www.southeastbank.com.bd

3.2 Vision of SEBL

The vision of SEBL is to become one of the Bangladesh's leading banking institutions and also making a significant contribution to the country's economy.

3.3 Mission of SEBL

- Fast and quality customer service
- Contain high ethical ideals in the company
- Ensure innovative banking at a low rate/cost
- Committed to CSR (Corporate Social Responsibility)
- Compatible/balanced return on equity of shareholders
- Long-term growth tricks/strategies
- Attracting and holding high-quality employees
- Substantial financial services utilizing cutting-edge technologies

3.4 Core Objectives of SEBL

- Recruiting experts with extensive experience and knowledge
- Seeking out new growth and profit opportunities
- Enhancing technology that decrease operational risk and encourage the adoption of industry best practice
- Using proper risk management technique for all six main risks in banking operation as
- well as green banking and ecological risk management
- Holding a portfolio of high-quality assets in order to provide significant and long-term return while also increasing shareholders value
- Focusing on the bank's fundamental principles of great customer service, teamwork, professionalism and honesty increasing consumer trust and collaboration.
- Keeping sufficient capital in line with the bank's riskiness
- Ensuring effective internal control monitoring method while conducting efficient corporate governance and compliance processes by meeting all regulatory requirements and disclosure in accordance with national and international best practices

- Giving stipends to disadvantaged students and providing warm clothing to the homeless are examples of our Corporate Social Responsibility (CSR). People have been affected by the winter, which has resulted in financial difficulties. aid to the underprivileged and making donations to several relief organizations. They also pay taxes and contribute to society timely national budge
- Maintaining the bank's reputation as a customer friendly institution through accurate and faster customer service, product variety and long-term lucrative relationships with other customers
- Providing Banking device to the financially excluded in order to increase financial inclusion and address socioeconomic needs

3.5 Priorities of SEBL

- Balancing process and stability
- Outstanding customer service
- Culture and employee management
- Management of expense and efficiency

3.6 Values of SEBL

- Dignity
- Integrity
- Equity
- Harmony
- Group spirit
- Generosity
- Ethics of business
- Responsibility
- Quality service

3.7 Code of conduct of SEBL

While dealing with customers, SEBL follow the following principles-

- Always use ethical business procedures
- All customer is treated fairly
- Fast customer service at low cost
- Privileges or gift from customers are avoided
- Ensure customer account privacy
- Give customer a high rate of return on their deposit
- Respond to client complaint as soon as possible
- Maintain constant contact with customers

While dealing with shareholders, SEBL follow the following principles-

- Appropriate publication of company data and result of operations to assist them in making right investment decision
- Constant dividend policy Effective management of risk
- Insider trading prohibition
- Ensuring that financial reporting and recordkeeping are accurate and fair
- All shareholder receives the same treatment regardless of their shareholding level
- Consult with them and take their opinions into account

While dealing with employees, SEBL follow the following principles,

- No discrimination by religion, sex or race to employees or while recruiting
- Provide well deserved employee a suitable remuneration package
- There is zero tolerance for any unethical action
- Employee follow a strict code of ethics
- Ensure a respectful working atmosphere
- Each employee’s duties and responsibilities are clearly stated
- Encourage employees to share their thought on how to improve the bank’s quality and quantity

While dealing with society, SEBL follow the following principles-

- SEBL thinks that the bank's business is sustained by the society in which it operates and that it is consequently responsive to the culture and community in the best possible manner
- Avoid funding projects that are harmful to the environment
- Providing material assistance for pollution control
- Help the needy vulnerable and person who have been affected by natural disaster
- Moving quickly on green banking to fight climate change

3.8 Product and services of SEBL

➢ Conventional Banking

▪ Savings account- SB	▪ Ananya: Special savings account for female client
▪ Current account- CD	▪ Bichokkhon savings account
▪ Special notice deposit- SND	▪ ESTEEM -Priority banking service
▪ Monthly savings scheme- MSS	▪ School banking
▪ Fixed deposit receipt- FDR	▪ Taroka
▪ Pension savings scheme- PSS	▪ Nokkhotro: Student Savings Account aged from 18 to below 28 years
▪ Millionaire deposit schemeMDS	▪ Royal savings account
▪ Monthly income scheme- MIS	▪ Savings fast account
▪ Double benefit scheme- DBS	

➢ Islamic banking

▪ Mudaraba savings account- SB	▪ Mudaraba pension savings scheme
▪ Al- Wadiah current account-CD	▪ Mudaraba monthly savings scheme
▪ Mudaraba term deposit receipt	▪ Mudaraba monthly income scheme
▪ Mudaraba special notice deposit	▪ Mudaraba millionaire deposit scheme

- **Loan and advances**

▪ Working capital finance	▪ Car loan
▪ Overdraft- OD	▪ Home loan
▪ Project finance	▪ Packing credit
▪ Real estate finance	▪ Loan against export bill
▪ Syndicated loan	▪ Loan against trust receipt

- **Treasury**
- **Foreign trade**
    - Import-export service
    - Off-shore Banking: Deals with non-resident Bangladeshi citizens and only does foreign currency transactions.
    - Foreign Account Tax Compliance Act (FATCA) Compliance
- **Foreign remittance**
- **SEBL cards**
    - SEBL credit card
    - SEBL debit card
    - SEBL prepaid card /INSTA prepaid card
    - SEBL agent banking debit card
- **SME banking**
- **ATM service**
- **Locker service**
- **SWIFT service**
- **Bill payment service**
    - Utility bills
    - Tuition fees of universities
- **E-statement service**
- **SMS alert service**
- **Internet banking**
- **SEBL mobile app**
- **Mobile financial service**

Chapter 4

My Internship Responsibilities

4.1 Duties and Responsibilities

Southeast Bank PLC was designated as the site where I undertook my internship. I enjoyed my duties at the bank throughout my three-month internship, but more importantly, I gained experience working under pressure with significant responsibilities. I have had the privilege of collaborating with Southeast Bank's General Banking Department during this time. I encountered an interesting experience. It never ceases to amaze me to collaborate with new individuals, in a new setting, and practical business scenarios. At General Banking Division, among my numerous responsibilities was the following:

- Vouching for and authenticating the cheque books of consumers
- Locate the opening forms for the FD, DPS, and previous accounts
- Providing assistance to new customers during the account opening procedure
- Create FDR and DPS for newly acquired clients
- Ensuring the proper documentations in opening an account.
- Maintaining a streamlined and detached system
- Listening to clients queries and answering with proper information.
- Promote the bank and its services to the clients.

The work at GB was challenging, as every day a lot of clients are coming for their purpose. Some want to open a new account, whereas some have queries related to banking services, some come to collect their cheque and some come to take statements and solvency certificates.
But every time, you have to answer them with a smile on your face, without hesitation. It helped me to learn how to deal with the clients. Mostly, the whole tenure of my internship at the general banking division, helped me to improve my communication skills. Alongside, I've completed a variety of duties at a variety of different desks, depending on what they gave me.

4.2 Lesson Learn from the Internship Program

I am privileged to have been granted the opportunity to be employed by one of the preeminent private commercial institutions in Bangladesh. Throughout the duration of my apprenticeship, I have acquired a wealth of knowledge that has most certainly benefited my future career. I was capable of growing in numerous areas. They are outlined briefly below-

- ***Professionalism:*** By their very nature, bankers are extremely professional. As a result, banking positions require highly qualified individuals. I have endeavored to cultivate within myself certain qualities that are associated with highly professional individuals, in an effort to improve myself.
- ***Discipline:*** It is mandatory for bankers to maintain a disciplined lifestyle due to the rigorous demands of their profession. Banking professionals consistently value punctuality. I completed my apprenticeship at Southeast Bank in the past three months, where the majority of employees are extremely sincere and discipline is always emphasized. Consequently, these factors motivate me to do the same.
- ***Practical Experience Acquired***: Academic knowledge serves as a tremendous supplement to practical experience. However, practical expertise is even more crucial for career advancement. In addition to my scholarly understanding, I have also gained practical experience.
- ***Business Etiquette:*** One of the best locations to learn how to behave professionally is at a bank. During the span of my apprenticeship, I have gained insight into appropriate corporate conduct.
- ***Accepting Responsibilities:*** The internship program provided me with opportunities to assume assigned responsibilities. Working in a bank necessitates the fulfilment of responsibilities at all times. My limited experience thus instilled in me the value of assuming obligations.
- ***Adaptation to high-pressure situations:*** Bank jobs frequently involve work duress. Working under duress has thus been regarded as an indicator of a high level of professionalism. As a result of concluding my internship, I am now able to effectively manage and emerge positively from high-pressure situations. It has taught me how to alleviate mental tension.

4.3 My Overall Observation of the Branch

My experience at the Southeast Bank, Donia, Jatrabari Branch was extremely positive. I have acquired a wealth of knowledge from that location. Drawing from my limited understanding, the following observations and recommendations are made:

- Possibly the most intriguing place to work was Southeast Bank. The local populace is exceptionally pleasant and skilled.
- The Working environment is very friendly. The employees are co-operative and demonstrate an engaged and genuine commitment to their designated job duties.
- The branch was very pleasant. Cleanliness and structure made the space easier to navigate. The trendy decor and comfortable chairs made waiting clients feel at ease.
- During peak hours, the wait time increased noticeably, suggesting that additional staff might be needed to accommodate the influx of customers more effectively.

Chapter 5

Financial Performance Analysis & Interpretation of SEBPLC

5.1 Ratio Analysis & Graphical Presentation

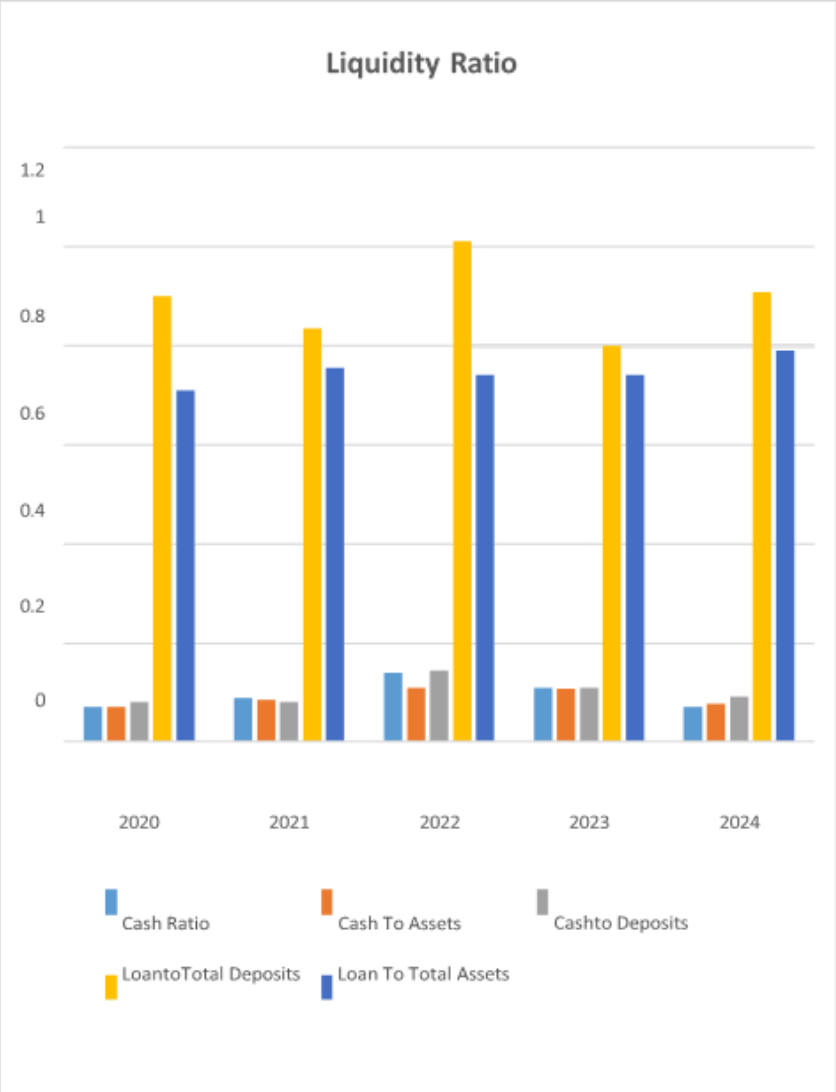
In the report I analyzed the performance of Southeast Bank PLC. In terms of–

- Liquidity Ratio
- Activity Ratio
- Efficiency
- Profitability
- Leverage Position
- Return on Equity
- Return on Asset

➢ **Liquidity Ratio**

Liquidity Ratio					
Particular	**2020**	**2021**	**2022**	**2023**	**2024**
Cash Ratio	0.070	0.95	0.115	0.195	**0.215**
Cash To Assets	0.077	0.75	0.96	0.115	**0.136**
Cash to Deposits	0.090	0.115	0.105	0.135	**0.109**
Loan To Total Deposits	0.908	0.107	0.120	0.145	**0.130**
Loan To Total Assets	**0.790**	**0.796**	**0.815**	**0.996**	**0.915**

Source: (SEBL Annual Report: 2020-2024)

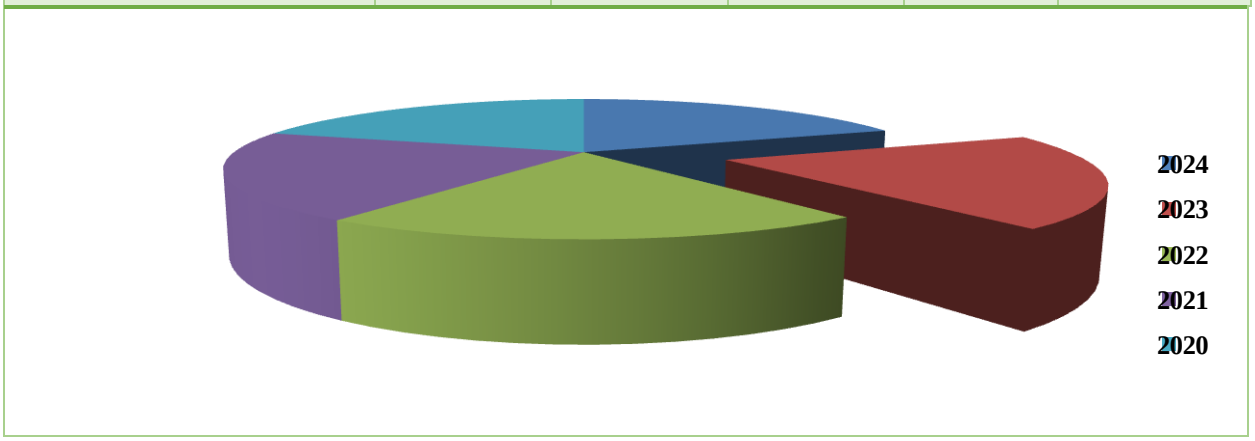


Interpretation: In bookkeeping, the term liquidity is characterized as the capacity of an organization to meet its money related out of this world due. The money proportion or money inclusion proportion is a liquidity proportion that estimates a company's capacity to satisfy its present liabilities with just money and money reciprocals. Money Proportion of SEBL 2024 is 0.215 and 2023 and 2022 it was 0.195 and 0.115. So it's enlarging money proportion, it's bad for the SEBL. The money resource proportion is the present estimation of attractive protections and money, separated by the organization's present liabilities. Money to Resources Proportion of SEBL is 2020 was 0.070 and it is diminishing in 2021to 0.95The money store proportion of planned SEBL (money close by and offsets with the SEBL as a level of stores) is seen to be high at 0.090 starting at 2020. The money to store proportion increments bit by bit from 2020-2021 however in

2024 it was enlarging. It is anything but a decent side for the bank. The advance to-store proportion (LTD) is a commonly utilized measurement for evaluating a bank's liquidity by isolating the bank's complete credits by its all-out stores. Credits to Stores Proportion is expanding step by step each year in 2024 it was 0.215. A budgetary proportion that estimates the degree of an organization's or purchaser's influence. The obligation proportion is characterized as the proportion of aggregate–long haul and present moment –obligation to add up to resources, communicated as a decimal or rate. Banks Advances to Add up to Resources proportion additionally expanded. So it's likewise a decent side for the Bank.

- **Activity Ratio**

Activity Ratio					
Particular	**2020**	**2021**	**2022**	**2023**	**2024**
Total Assets Turnover	2.78%	2.95%	2.88%	2.95%	**2.90%**
Equity Turnover	79.32%	82.63%	86.32%	90.45%	**88.65%**



Source: SEBL Annual Report 2020-2024

Interpretation: The benefit turnover proportion is determined by isolating all out-intrigue salary by normal absolute resources. Intrigue salary, found on the pay explanation, is utilized to compute this pro portion returns and discounts must be retreated from all-out deals to quantify the really measure the association's advantages' capacity to produce deals. Banks Complete Resources resource turnover in 2020 was 2.78. In consistently TAT characterize That it has expanded step by

step. The value turn over likewise measures that it is expanded each year. In 2024 it was79.32 and in 2022 it was 86.32 that is a decent sign for the bank.

- **Efficiency Ratio**

Efficiency Ratio					
Particular	**2020**	**2021**	**2022**	**2023**	**2024**
Interest Income to Expense	1.420	1.482	1.510	1.732	**1.798**
Operating Expenses to Assets	0.010	0.011	0.010	0.015	**0.017**
Operating Income to Assets	0.027	0.029	0.037	0.045	**0.049**
Operating Expense to Revenue	**0.420**	**0.458**	**0.490**	**0.520**	**0.565**

Source: SEBL Annual Report: 2020-2024



Interpretation: Intrigue cost will be on the higher side during times of wide spread expansion since most organizations will have brought about the obligation that conveys a higher loan cost. The banks Premium Salary to Costing 2020 was 1.420 and the following four years it's step by step expanding. Working Cost to Resources is 2020 to 2024 it's practically same consistently. Working Pay to Resources 2024 is most elevated was 0.049 and 2020 to 2021 it's steadily diminished. The working cost proportion (OER) is a proportion of what it expenses to work a bit of property

contrasted with the pay that the property acquires the higher the BEP proportion. Working Cost to Income its best side of the bank and its time of 2021 was 0.458 and it is most elevated in the year 2024.

- **Profitability Ratio**

Profitability Ratio					
Particular	**2020**	**2021**	**2022**	**2023**	**2024**
Operating Profit Margin	**33.00%**	**35.78%**	**37.00%**	**39.28%**	**41.56%**
Net Profit Margin	**3.85%**	**3.54%**	**4.85%**	**5.10%**	**5.35%**
Return on Assets	**0.38%**	**0.46%**	**0.42%**	**0.51%**	**0.57%**
Return on Equity	**10.81%**	**09.95%**	**12.81%**	**13.22%**	**13.96%**

Source: SEBL Annual Report 2020-2024

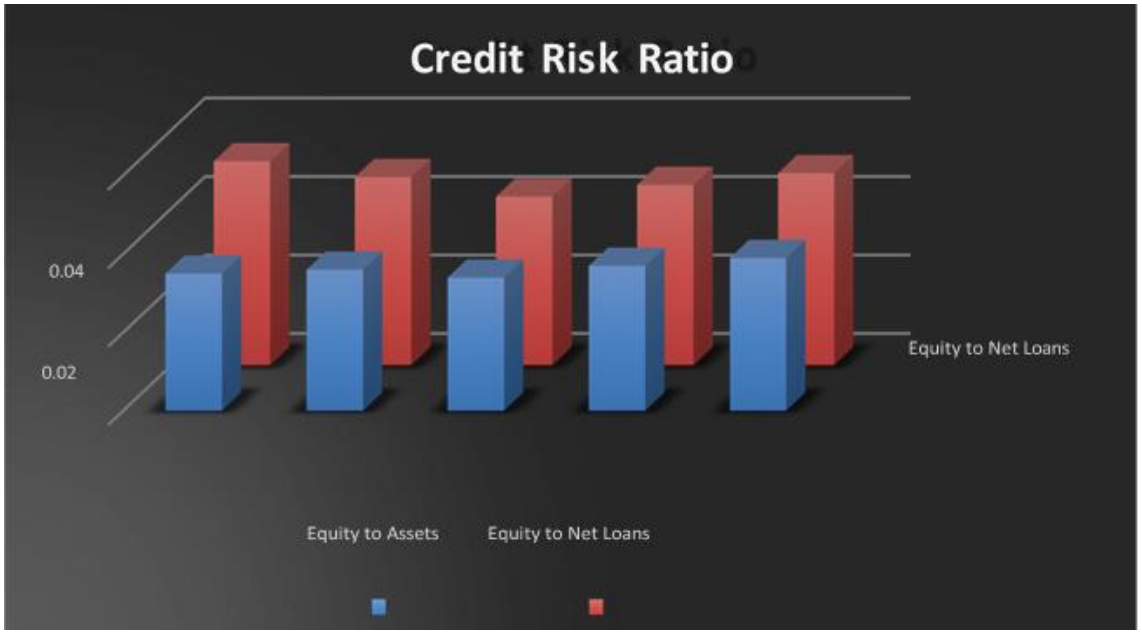


Interpretation: Gainfulness proportions are a class of money related measurements that are utilized to evaluate a business' capacity to produce income contrasted with its costs and other significant expenses caused during a particular timeframe. Profit for resources (ROA) is a monetary proportion that demonstrates the level of benefit an organization procures in connection to its general assets. It is commonly characterized as overall gain isolated by absolute resources. The arrival on value proportion or ROE is a benefit proportion that estimates the capacity of a firm to create benefits from its investor's interests in the organization. Profit for Value 2021 was 0.46% and the year 2022 was 0.42% that is diminished from 2021. Net revenue in 2020, was 3.85% and in 2022, was 4.85% and it's expanded from the Principal Year. Working edge is an estimation of what extent of an organization's income is left over in the wake of paying for variable expenses of creation, for example, compensation, crude materials.

- **Credit Risk Ratio**

Credit Risk Ratio					
Particular	**2020**	**2021**	**2022**	**2023**	**2024**
Equity to Assets	0.034	0.037	0.039	0.041	**0.045**
Equity to Net Loans	**0.043**	**0.046**	**0.049**	**0.052**	**0.055**

Source: SEBL Annual Report: 2020-2024



Interpretation: Credit risk is calculated on the basis of the overall liability of the buyer to repay the loan. The Equity Ratio is a good indicator of the level of leverage used by a Company. The Equity Ratio measures the proportion of the total assets that are financed by stockholders, as opposed to creditors. Equity to Assets of the SEBL the year of 2020 was 0.034 and it's gradually increased and 2024 is 0.045. Equity to Net Loans 2022 is 0.049 and the last Four Years it's gradually increased.

- **Leverage Position**

Debt to Equity Capital Ratio

Debt to Equity Capital Ratio = Total Debt/Total Equity

Table: 1 Debt to Equity Capital Ratio 2020– 2024 (Tk. In Million)

Particulars	2020	2021	2022	2023	2024
Total Liability	218761	251926	281951	305145	**312766**
Total Equity	14789	16507	17949	18543	**18878**
Debt Equity Ratio	**14.79**	**15.26**	**15.70**	**16.45**	**16.56**

Source: SEBL Annual Report: 2020-2024

There is an unstable trend in the debt-to-equity capital ratio of South East Bank Limited from 2020 to 2024. The debt-to-equity capital ratio of South East Bank Limited has decreased from 14.79 in 2020 to 16.56 in 2024 over 5 years' period of time. It means that their liability is increasing at a higher rate than their equity capital from 2020 to 2024.This higher out come over years not only increases the risk but also increases the profit. Overall, this implies that their leverage and overall risk is decreasing. Additionally, it also means that their expected earnings might increase due to escalating leverage.

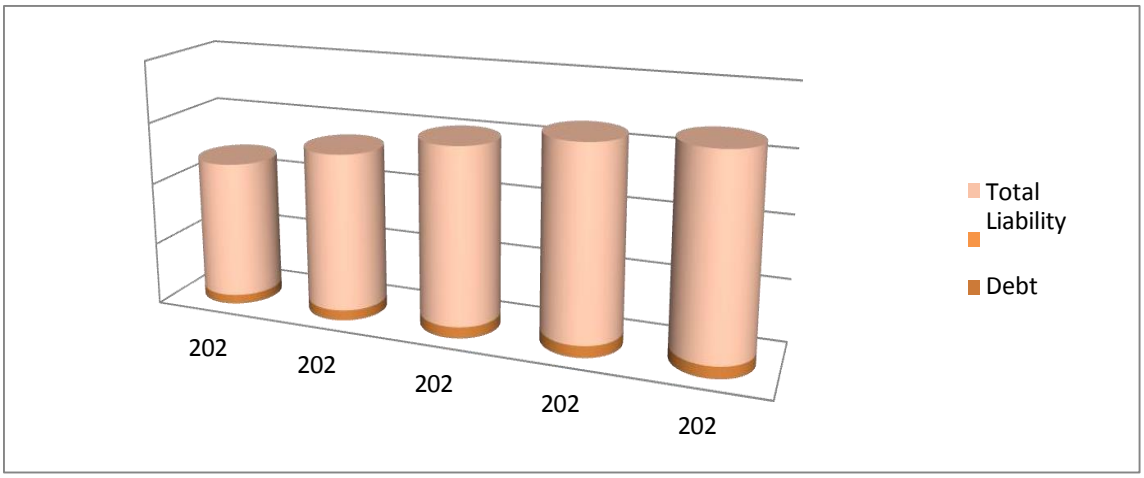


Figure: Debt to Equity Capital Ratio 2020–2024

b) Debt to Total Assets Ratio

Total debt to Total Asset ratio=Total Debt/Total Assets

Table: 2 Total debt to Total Assetratio2020-2024 (Tk. In Million)

Particulars	2024	2023	2022	2021	2020
Total Liability	294550	282346	281951	251926	**218761**
Total Assets	299442	298544	293518	265963	**243660**
Debt Assets Ratio	**0.98**	**0.94**	**0.96**	**0.94**	**0.89**

Source: SEBL Annual Report: 2020-2024

Though there are light fluctuations, South East Bank Limited has been able to maintain an average debt ratio of 0.89 from 2020 to 2024. Their total asset and their liabilities are increasing mostly in same range. But it has slightly increased from 0.94 to 0.98 in 2024. This is not good from a risk perspective, because lower leverage means lower earnings.



Figure: Debt to Assets Ratio 2020– 2024

Return on Equity (ROE)

Return on Equity (ROE) =Net Income after Tax/Total Equity Capital

Table: 3 Return on Equity (Figure in Million)

Particulars	2024	2023	2022	2021	2020
Return on Equity	**11.96%**	**11.45%**	**11.08%**	**10.98%**	**10.47%**

Source: SEBL Annual Report: 2020-2024

ROE is very popular ratio toward the shareholders of any bank. The higher the percentage is the better for the bank as well as for shareholders. But the ROE of South East Bank Limited shows that the shareholders are receiving decreasing rate of returns throughout the first three years from 2020 to 2024. Though in 2024 their ROE was 11.96%, but after that it gradually increased from 2020 to 2024.

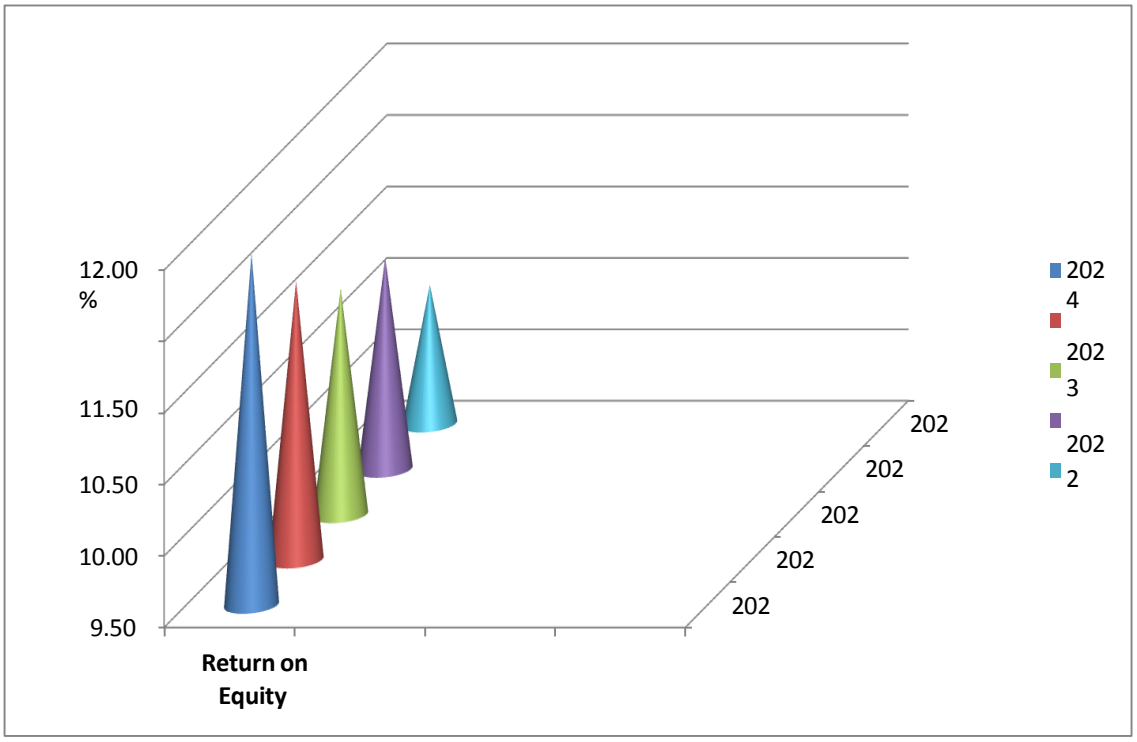


Figure: Return on Equity

Return on Asset (ROA):

Return on Asset=Net Income after Tax/Total asset

Table: 3.4 Return on Asset (Figure in Million)

Particulars	2024	2023	2022	2021	2020
Return on Asset	**0.68%**	**0.67%**	**0.65%**	**0.64%**	**1.02%**

Source: SEBL Annual Report: 2020-2024

ROA is the most used profitability ratio. As SEBL was a part of banking industry and its most of the assets come from the debt which was the reasons for its low net profit as well as poor ROA. As a result, the SEBL had low ROA in the year of 2020 which were 1.02%. In the year 2024 the net profit of the bank had increased that much.

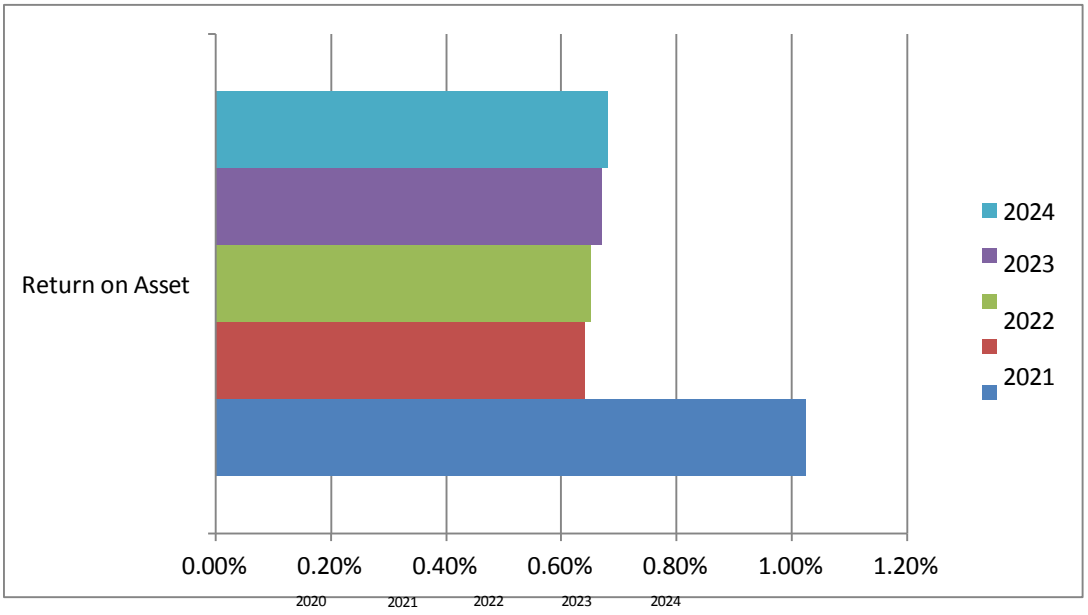


Figure: Return on Asset 2020-2024

5.2 Summary of the Findings

- SEBL's cash ratio has been decreasing and subsequently increasing since 2018 and again in 2022. Considering the liquidity of the bank, it's critical and needs to be addressed.
- The Banks total assets turnover is decreasing in every year. Since Asset Turnover ratio is often used as an indicator of the efficiency, the bank should take care of it.
- The banks return on assets (ROA) is decreasing in2020 to 2024 but last two years its doing better.
- SEBL's equity to assets ratio is decreasing in middle of the report and increase following year from 2020 to 2024.
- Net interest margin is decreasing per year from 2020 to 2024.
- Cash to Assets also decreasing since 2021
- Return of Equity of the bank has been decreasing 2021.

Chapter 6

Recommendations & Conclusion

6.1 Recommendations

It is really difficult to draw recommendation based on three months' work experience and it would be audacious of me to give suggestions to the people who have better understanding and expertise than me. However, there are few areas in which I think the organization can improve.

- Since SEBL's cash ratio has been decreasing and bank facing liquidity problem. In this setting, the take proper steps to manage the liquidity of the bank.
- The bank should concentrate on the use of its assets in the coming years with the goal that all assets turn over will be increased.
- Return on assets is the pointer how bank utilize its assets to make returns. The bank needs to focus on increment of ROA.
- SEBL's equity to assets proportion is diminishing in consistently from 2020 to 2024. The bank should concentrate on it.
- The Bank's net interest margin need to enhance for sustainability. It's diminishing every year from 2020 to 2024.As net interest margin in one of the real indicators of a bank's performance.
- The bank should concentrate on Cash to Assets with the goal that it will increment.
- The bank's settlement issue is one of the principal reasons of diminishing money gathering. The bank's settlement frame work is lacking contrasted and different banks. In this way, the bank should build cash trade framework.
- As Return of Equity of the bank has been decreasing 2021. So, bank should focus on how to increase the return for its shareholders.

6.2 Conclusion

By separating the financial rundowns similarly as the extents, it might be said that southeast Bank Restricted has been doing commendably in a few fragments. If we see the close to the assessment of fiscal record things, it creates the impression that the present liabilities are higher than assets. By virtue of the close to paying verbalization, as a general rule, the net advantage was reduced underground creepy crawly it was fluctuating over the period. Regardless, when taking a gander at by and large hard and fast working compensation and the net advantage they were simply extended consistently. Because of the customary size comparative assessment of advantage report things, it

gives that the endeavor was in the decreasing example and the liabilities were in the growing example. The most liquid asset cash was decreasing and fixed assets were extending over the periods. In the ordinary size pay clarification, the working expenses were unnecessarily high and they were extending consistently and the net advantage was reducing bit by bit. The liquidity extents of SEBL were extended most of the events which are valuable for the bank. If we see the advantage position of the bank, it can without quite a bit of a stretch be said the Net revenue, Profit for Resources and Profit for Value were not too extra ordinary and its example was slipping. We can see the EPS extent of likewise when we analyze the dissolvability extents, we can say that SEBL should do their best to keep up their impact extents as all of these extents show that they have very high impact and thusly, they also have a higher peril. Other than this, they need to grow the proportion of significant worth capital as a great deal of impact may be identified with more danger and besides, it shows the bank's financial deficiency. Finally, it might be said that SEBL's general execution was satisfactory.

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